



**Testimony in Support of Senate Bill 186 An Act Concerning Coverage Of A Prescribed Drug During Review Of An Adverse Determination Or A Final Adverse Determination  
Insurance and Real Estate Committee  
February 27, 2014**

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee, on behalf of the physicians and physician-in-training members of Connecticut State Medical Society (CSMS), the Connecticut Chapters of the American College of Physicians (ACP), and the American College of Surgeons (ACS), thank you for the opportunity to testify in support of Senate Bill 186 An Act Concerning Coverage of a Prescribed Drug During Review of an Adverse Determination or Final Adverse Determination.

Senate Bill 186 would expressly require health insurers to issue immediate electronic authorization for coverage of a prescribed medication for the duration of an appeal process. This is critical. A delay in commencing a necessary medication regimen can have a significant negative impact on the patient's health outcomes. This extends far beyond a delay in a return to optimum health. Many situations in which medications are not administered in a timely manner can lead to a reduced efficacy of the originally prescribed medication and, depending on the underlying issue, have long-term implications for the patient's overall health. This could lead to increased healthcare needs, thereby increasing the patient's overall healthcare costs.

Although legislation is pending that would reduce the time period for many types of adverse determination appeals, at this point, even in urgent situations, a patient without the protections of this proposed bill could go well over a week without coverage for appropriate medications. Due to the potential of significant out-of-pocket costs during the pending review period, leads to an increase in non-compliance.

The coverage of medications during the appeal process will ultimately reduce long term costs. Please support Senate Bill 186.